



## Nature As Handmaiden

The late Luther Burbank, whose memory is revered the world over and whose labors are perpetuated to the service of mankind in the form of new and improved fruits, flowers and shrubs is, or should be, a source of inspiration to thousands of people, not only in his native United States, but in the rest of the world.

The knowledge of Burbank's work with plant life to some degree is almost universal, but only those who have studied his life and achievements or who have visited his Santa Rosa gardens in California, now owned by the State of California, are open to practical inspection and appreciation to the full, for the length that he has served man humanity.

In two particulars, as pointed out by the College authorities, Mr. Burbank differed from any man who ever worked with plants to improve them; first he learned from a study of natural laws how to speed up their development so that he could accomplish more with them in a short space of time; secondly, he did all his experiments on a wholesale scale. Because of this, he was able to accomplish during his lifetime what others could not even approach.

Burbank carried on as many as three hundred experiments at one time, giving perhaps four or five years to each. These thousand plants in his experiments, however, have taken the work of three or four men into a span of little more than forty years. Besides this he studied, wrote, lectured, met thousands of people, interested himself in worthwhile enterprises, in children, in animals; learned about other men and other occupations and activities so that he could talk with and enjoy almost any man or woman who came to see him. He had a wide circle of friends with interests and a knowledge such as few have ever found time for.

In the Santa Rosa gardens Burbank did most of his work with flowers; in other gardens and particularly on the Experimental Farm at Sebastopol, eight miles from Santa Rosa, he concentrated on his experiments with fruits. It would be difficult to list all the plant discoveries and creations. It is simpler to say that there is scarcely a useful plant which he did not study and very few with which he did not do some work.

Burbank was always pointing out that during a lifetime one could not more than scratch the surface in the field of plant experimentation and said among other things, "If any woman would do well to look into the possibilities of plant breeding if they wanted to do something worthwhile for themselves and their fellowmen."

It is, of course, natural for every farmer and every townsmen who grows a garden to emulate Burbank's example and make plant experimentation a part of his work, but there is an avenue here for the pursuit of a fascinating adventure in greater or less degree for every man who has a plot of soil available.

It is surprising what results can be achieved, even by an amateur, in the fields of hybridization, cross fertilization, plant adaptation, even though certain species have been under cultivation for centuries. This is not always ideal. The amateur experimenter may grow hundreds or even thousands of plants of single species without securing something of value and worthy of perpetuation, but, every now and again, Nature has the habit of rewarding the amateur student-worker with a prize which makes him compensation for many hours of apparently unremitting toil and brings joy to the heart of the breeder.

Even to those who are not so fortunate as to make new discoveries or promote new varieties, such work brings indirect results that are not less worthwhile. For by carrying on such work the earnest and interested student, even though he may not be the founder of a school of thought, if the student is a farmer, he is able to adapt this knowledge to his commercial advantage. By following these laws he learns how to improve his products and how to reap the greatest benefit from indomitable efforts of soil and man.

There is one phase of the work, however, that affords fine opportunities for farmers and townsmen in the prairie provinces and that is the adaptation of native trees, shrubs, fruits and flowers to cultivated enclosures. Come out into the prairies and you will find the founders of Native schools. If the student is a farmer, he is able to adapt this knowledge to his commercial advantage. By following these laws he learns how to improve his products and how to reap the greatest benefit from indomitable efforts of soil and man.

It is astonishing what can be done to beautify farm and home surroundings by the use of native varieties. They have the advantage of being indigenous to the soil and climate and are easily available at no more cost than that of labor involved in transplanting and establishing care and culture.

Isolated experimentation has shown that the size of native flowers and of wild fruit can be materially increased and quality improved under cultivation, when conditions as nearly as possible approaching the natural are provided, and to this extent at least, there is no reason why every resident of the west should not be his own Burbank.

## Apathy Towards Arson

**No Moral Scruples About Obtaining Money From Insurance**

W. J. Scott, Ontario Fire Marshal, told the Association of Superintendents of Insurance he found the general public "often feels no moral scruples about obtaining as much money as they can get from insurance companies and view arson with comparatively lenient eyes." Arson trials without juries have given us more than 90 per cent convictions," he said. "Arsons with juries give 25 per cent, which reflects the attitude of the public towards arson."

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## To Deep For Cadi

**Charge Of Cruelty To Animals Is Dismissed**

"It's too deep a question for me to decide," remarked Magistrate O'Connor in dismissing a charge of cruelty against John Kelley, entrepreneur of a midway show at the Canadian National Exhibition at St. Catharines. Kelley admitted feeding his chickens to snakes which the human society claimed was cruelty—to the chickens, he claimed death was instantaneous. When a big python slanted its lips over a hen and in any event, pythons must have lived food.

"Apparently it is either the snake's instinct or cannibalism," the magistrate commented, dismissing the charge when told the same show was staged in various Canadian and United States cities.

## Visits Boyhood School

**Lieutenant-Governor Of British Columbia Sees Old Classroom**

His Honor Eric Hamber, Lieutenant-Governor of British Columbia, went back to school for half an hour on a recent visit to Winnipeg and scented installed desk tops for the first time in 20 years.

Manitoba started paying pension to the blind Sept. 1 under terms of legislation passed by the federal government in the last session.

All blind persons over 60 years of age will receive pension of \$20 a month. The Dominion government will pay 75 per cent of the cost and the Manitoba government the balance.

"I could only get an unbroken night's rest!"

**GIN PILLS FOR THE KIDNEYS**

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Issued Every Thursday at  
CARBON, ALBERTAMember Alberta Division Canadian  
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EDOUARD J. ROULEAU,  
Editor and Publisher

**TOWN & COUNTY**  
**Personalographs**

Miss Mable Ramsay returned to her home in Calgary last Thursday after spending a week in town.

John and Elizabeth Colvin and C. Taylor of Drumheller spent Sunday in town. Mrs. Frank Emery returned to Drumheller with them for a few days.

Miss Kathleen Smith of Calgary spent the week end visiting with her brother-in-law and sister, Mr. and Mrs. Harley Davidson.

Mr. and Mrs. G.H. Nash, and Norman, Miss Helen Mathers and Mr. and Mrs. C. Friesen and Merridell spent Monday visiting at Turner Valley.

Mrs. A. F. McKibbin of Carbon and A. Kier of Treachy took in a convention of the profession at Medicine Hat over the week end.

**LOST**—Strayed from Bob's farm west of town two geese. Reward for information leading to their whereabouts. Apply Chronicle office or to Alex Reid.

## CARD OF THANKS

I wish to thank all my customers new and old, for their patronage. I am sure you will appreciate the service we offer. This is a great time to travel which was sponsored by the Calgary Herald, and I may say that the boys were treated to a very enjoyable time.

Your Calgary Herald Representative,  
BILL HARVEY

## PERSONAL

**MENTI GETAWAY** AT ONE NEW O'Brien Park, Toronto, Ontario, Canada, includes invigoration and other stimulants. One dose pep up organs, glands. If not delighted, maker refunds price paid—\$1.25. Call, write McKibbin's Drug Store.

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Fare slightly higher for Tourist or Standard Sleepers in addition to usual berth charges

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All the brands in Western Canada, none can surpass the excellence of these famous Alberta Beers. Palestraining care in brewing and the careful blending of choice barley malt, hops and yeast, serve to distinguish Alberta's five brands from all others.

By the case at Gov. Vendor Stores.  
Served in bottles or on draught at  
all licensed hotels and clubs.

## THEATRE

THURS., SEPT. 9

JACK BENNY  
GEORGE BURNS  
GRACE ALLEN  
MARY BOLAND  
MARTHA RAYE

IN —

"COLLEGE HOLIDAY"

FOR SATISFACTORY  
DRAWING  
AND REASONABLE  
PRICES. PHONE  
JAS. SMITH

RIDE THE RED LINE  
— FOR —  
Safety, Speed, Comfort

WEEK-END AND  
HOLIDAY RATES

We offer special reduced rates  
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holiday travellers similar to  
other transportation companies.  
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consult our agent for lower  
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LICENSED AUCTIONEER  
S. F. TORRANCE, Clerk. Phone: 9

**WINTER BROTHERS'**  
**FUNERAL HOME**  
DRUMHELLER PHONE: 666  
FUNERAL AND AMBULANCE  
SERVICE  
PACKARD EQUIPMENT

Carbon Agent—Mr. E. Guttmann  
Carbon Trading Co

**CARBON UNITED CHURCH**  
W. H. McDANNOOLD, B.A., B.D.  
Minister:

Mrs. A.F. McKibbin, Organist  
Mrs. Bruce Ramsay, Choir Leader  
Mrs. Gordon, Sunday School Supt.

Carbon, 11:00 a.m. Belsize, 3:00 p.m.  
Urrica, 7:30 p.m.  
Sunday School ..... 12:10 a.m.

Sermon Topic, Sunday, September 12  
"Suffering and God's Will."

**CHRIST CHURCH, CARBON**

Services will be held as follows:  
1st and 3rd Sundays in month, 11:30 a.m.  
2nd and 4th Sundays ..... 7:30 p.m.  
5th Sunday in month by arrangement

REV. S. EVANS in charge

**SHAVERS FUNERAL HOME**

— AGENT —  
**C. FRIESEN, CARBON,**  
— of the —  
"CORNER CLOTHING"

Complete Funerals, \$50 Up

Miss Joyce Laing has accepted the position as teacher of a rural school near Sexsmith, Alberta.

W. H. T. Olive returned last Thursday from a business trip to Calgary.

Mr. and Mrs. H. Robinson of Carbon visited with Mr. and Mrs. Claude Cressman over the weekend and returned to the city Monday.

Mrs. Cassidy will be in Carbon on Saturday, September 11th and will spend her time in dancing.

Two Itahians who occupied an eight-floor flat could not sleep on Sunday morning as the sun would shine in the windows and wake them up. They bought some black paint and painted the windows and then settled down to sleep.

When they woke up they realized they would be late for work, as it was 8:15. They rushed to their jobs, and the foreman looked at them with bewilderment.

Pot said: "Faint, and what's the matter, boss? We're only 20 minutes late."

Said the foreman: "Twenty minutes? Where were you on Monday and Tuesday?"

"Why do you want your letters returned?" asked the girl who had broken the engagement. "Are you afraid

that I'll take them to court?"  
"No, signified the young man, "but I paid to have those letters written by an expert and I may use them again some day."

### WHEAT PLAN OF BUILDERS HARDWARE STORE

We are prepared to carry on our Wheat Plan this year. There is a very heavy demand for wheat in the prairie provinces and it seems to us it would be reasonable to expect that after the bulk of the crop is harvested this fall and hedging pressure is off, there will be a good market, but, of course, we do not want to recommend to any farmer to hold his wheat, but we do not question but that a lot of farmers will feel the same as we do about it.

Some farmers will want an account; others will want to make arrangements with us to have their wheat

shipped to us for storage.

What we are offering is our PLAN.

We will take the storage tickets or cash tickets from any farmer and will carry same until May 1st, 1938.

Or, we will settle with the farmer should he instruct us to sell any time during the year. We will give him tickets over to us and May 1st, 1938, and settle with him on the basis of closing street prices on that date.

If he turns over 1,000 bushels of wheat grade we will settle with him on the basis of track prices.

There will be no storage charges to the farmer for carrying this wheat

## MORE OF THE FACTS ABOUT Banking in Canada

Will Be Told to You By  
Canada's Chartered Banks

In Another 15-Minute Broadcast

TUESDAY EVENING, SEPTEMBER 14

10:15 TO 10:30

WITH A RE-BROADCAST  
OF THIS ADDRESS

WEDNESDAY MID-DAY SEPTEMBER 15

1:15 TO 1:30

## Over Stations

CFCN	1030	kilocycles
CJCJ	690	kilocycles
CFAC	930	kilocycles
CJOC	950	kilocycles
CJCA	730	kilocycles
CFRN	960	kilocycles

## LISTEN IN!

until May 1st, 1938.

In addition to the above, if a farmer owes us an account and the wheat is not over a grade of No. 1 Northern, we will credit him on his purchases and in addition we will pay him \$225.00, provided he takes a grade of wheat we have settled with him on the basis of track prices.

There will be no storage charges to the farmer for carrying this wheat

owes us) and we would supply material to the extent of \$180.00 and give him a leeway in that so that he can cover his costs of production up to \$225.00 if he is turned out in addition we will give him a cash advance of \$250.00, providing he takes a grade of wheat we have settled with him on the basis of track prices.

An example—A farmer turns over to us tickets to the extent of at least 1,000 bushels. Say the market price is \$1.00 for No. 1 Northern, or 95% for No. 2 Northern, or 90% for No. 1 Northern wheat. He wants us to bill us a bill of say \$125.00. He wants to purchase new material amounting to \$180.00. He would like a cash advance of \$250.00. We would consent to the above request. In other words, we would credit his account with \$125.00 (or what he

owes us) and we would supply material to the extent of \$180.00 and give him a leeway in that so that he can cover his costs of production up to \$225.00 if he is turned out in addition we will give him a cash advance of \$250.00, providing he takes a grade of wheat we have settled with him on the basis of track prices.

For further information on the plan outlined above call at the

**BUILDERS' HDWE STORES LTD.**

## A SOUND PRACTICE

It is a sound practice to deliver your grain regularly to your U.G.G. Elevator. Through many years' experience farmers have learned that they can count on this farmers' company for satisfactory service in handling their grain.

DELIVER YOUR GRAIN TO

**UNITED GRAIN GROWERS LTD.**

ELEVATOR AT SWALWELL

## THERE IS A REASON

Each year many thousands of Alberta grain producers patronize Alberta Pool Elevators. Sensible, level-headed men, these farmers know it is to their interest that Alberta Pool Elevators should be the predominant grain handling system in this province. If you are not already a Pool elevator patron think over the proposal of being one this year.

DELIVER YOUR GRAIN TO

**ALBERTA POOL ELEVATORS**

# The Facts About Banking in Canada

Reproduced from the First Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, September 7th, from 10:15 to 10:30, and Wednesday, September 8th, in the Daytime from 1:15 to 1:30.

## Opening Broadcast Describes Meaning of Credit... Tells What a Bank Is... Outlines Subjects of Further Talks... Will Discuss Cries of "Monopoly" and Who Owns the Banks

Canada's Chartered Banks, through me, will tell you the facts about Canadian Banks and the banking system in series of non-political, non-controversial broadcasts of which this is the first. There are many misconceptions and misapprehensions concerning banks and banking. We believe that those who criticize the banks are thoroughly sincere and it is our hope that, as we proceed to present the true story of Canadian banking, we shall be given credit for complete sincerity.

Certainly there is a widespread intelligence and an inquiring spirit alive in Alberta and a genuine desire on the part of the people at large to obtain the facts. Most important questions have been raised and we intend to supply answers which are truthful and accurate. Intelligent people prefer to have *all* the facts and to form their own judgments, so we have good reason for the belief that we shall have lots of listeners.

The explanations that we intend to give in regard to Canadian banking are offered in the hope to you, evident and definite public demand and I must repeat that we are not fighting, nor resisting, nor affiliating with any political party. Canada's Chartered Banks do not aim at controversy and will present their story without heat or recrimination, for any case that needs abuse of others to support it must be a weak case indeed.

One of the leading questions in regard to banking is, of course, the question of credit. Let us illustrate credit to you briefly, for it is wrong to believe that one enjoys monopoly of the right to extend credit. Of course, we do not. We do not have a monopoly, even of banking. Any group of responsible people, in West or East, can get a bank to extend credit to them if that in detail, in a later broadcast. Manufacturers extend credit to wholesalers. Wholesalers extend credit to retail dealers. Retailers extend credit to customers. Canada's Chartered Banks furnish short-term credit to facilitate production, to move and market that produce and to transport those services.

Soon the Alberta farmers will be hauling wheat to the elevators. If they had to wait until the grain reached Liverpool, and the money to come back before they got their cash, it would be impossible to get bank credit as that enables them to get their cash at the line elevators right away. Individuals lend money to each other — the successful farmer lends money to his neighbour.

Let us take the case of two neighbouring farmers, Harry Brown, we shall say, has \$500 in a Savings Account in his nearest branch of a Chartered Bank. His neighbour, William Jones, is a good farmer without ready money who feels that if he had \$250 he could buy hogs, feed them up, sell them and make a little profit; so he goes to Harry Brown and asks if his neighbour will trust him with a loan of \$250.

Mr. Brown, knowing that Mr. Jones is a decent chap, and trustworthy, and that he will get his money back with a little interest on it, goes to the bank, draws \$250 of his \$500 and hands it to his neighbour. Mr. Jones buys the hogs, feeds them up, sells them and makes his profit and pays Harry Brown back \$250 with the agreed rent to boot.

If Mr. Jones had not known a neighbour both able and willing to help him, the Manager of his bank would not have found in the same circumstances, a neighbour on whom Mr. Jones could call with confidence — in other words, he could have got his loan of \$250 from the bank.

It is the deposits such as Harry Brown's \$500 that furnish the major basis of Canadian bank credit. Harry Brown is only one of over three million savings bank depositors in Canada, who have on deposit in the Chartered Banks the striking total of more than One Billion Five Hundred and Seventy Millions of Dollars. The fact is that the vast sums which are employed in business and industry have their main source in the savings accounts of thousands of people in all walks of life, who, through their work and thrift, have been able to build up small fortunes.

The average savings deposit in the Canadian Chartered Banks is around \$380. At least it was \$380 on October 31st, 1936, as shown in the annual report of Parliament. These returns are made periodically to the Government and to the Bank of Canada. They are sworn statements by the banks and are made public to Parliament and in the newspapers. If a bank Manager should make a false return, he can be sent to jail. Such penalties are provided by law.

Harry Brown gets the \$500 which he has on deposit in the Bank? Let us say he got it by raising a whist-table. He probably started as a whist-tablet, a boy, and in that he could make a success of it and, after three years of hard work, get his patent. Then he did; and he earned his \$500 by the sweat of his brow, saving overtime, the early hardships of homesteading.

That \$500 was *one* deposit that did not come from a bank.

When I speak of the hardships of homesteading in this wonderful western land I speak with feeling, sympathy and understanding for I myself, in 1909, took up a homestead some miles north from Basalt and had to make many ways to that homestead, not very far from the Hand Hills District by our team. That was before the Goose Lake Line came to Northern, now the Canadian National, was built through from Saskatoon.

I know what drought is, for that year we had no rain and no crop. In the semi-arid area between the Belly Pound and the Belly Creek, I used to stand on some high land on my place and watch the little rain storms travelling down the creeks on either side of me, seven or eight miles

away, without a drop falling upon the parched piece of ground that I was trying to farm. Typhus fever, no one to marry, with my nearest neighbour miles away, made it physically impossible for me to continue homesteading.

In the first, I feel that I am talking in folks, I know. From the homestead I went into western newspaper work, serving as a reporter in Prince Albert, Saskatchewan, Regina, and Winnipeg; and also as an Editor in Winnipeg; so you see it was on these Western Plains that my career had its beginning and so it is that I speak to you of the banks and the effects of the depression. I speak to you too as one who knows your hardships from the experience of a settler, one who has a real and sympathetic understanding of the people and problems of this Province.

I do not mention these things by way of boasting. It is my hope that I shall be looked upon largely as one of you, a homesteader, that intelligent citizens do not fear the consequences. Proper, orderly, safe banking, essential to safe-guarding the depositors' funds, is a full-time job; no Bank Manager or bank employee can do full justice to his work at the first time to stump the country with a view to informing the public. So the presentation of our facts, simply, freely, plainly and directly, is someone's work. It is wrong to say that banks care nothing about the public's goodwill. It is because they do care that I am here as an official representing Canada's Chartered Banks.

I have spoken to you about Harry Brown and William Jones, the two neighbouring farmers, and I have told you how credit operated between them. Let me turn to another illustration of Bank credit. I want to tell you a true story which arose in an Alberta town only a few months ago which goes to show how bank credit extended to a merchant benefits the consumer.

I was talking to the Bank Manager in whose branch this circumstance occurred and he said to me: "Bank credit helps everybody." This bank manager, without mentioning any names he told me of a credit of \$3,000 extended to a merchant the day before. The banker said to me: "The man who got \$3,000 had a number of bills on each of which he would be allowed, by his wholesaler, 5% discount (a saving of \$150) if paid before the tenth of the month." I asked him to say the tenth. "How long he wanted the money for, and the merchant said, 'Thirty days.' I asked him how he expected to be able to pay it off in the thirty days and the merchant replied, 'Because of this discount and my normal profit I can put on a sale, reduce my prices to the public, attract new customers, create goodwill, get my money out and then pay the bank back."

Continuing, this Bank Manager asked me: "What is the matter with bank credit there? For a matter of \$15.00 paid to the bank as 'rent' on the money the merchant saves \$150 on his bills and passes part of the saving on to the public."

I think everybody really knows at heart and will readily admit, that the most common person who has a savings deposit in a bank, at any time, be able to go to the bank in full confidence that he or she can draw upon that deposit in full and with interest. No bank would say to a depositor who wants his money in a hurry: "Oh, Mr. Jones, you cannot have that money for we lent the exact amount to others." You would be secure and we can't let you back." If you are a depositor you know just how you would feel in a case like that.

What is a Bank? Above all things a Bank is a place where you or your children can go and deposit your money, with absolute assurance, that any time you demand it you can get it back in full, intact and with interest.

I want to give you the words of Philip Snowden, the great Socialist Chancellor of the Exchequer in Britain's Labour Government which was headed by Ramsay McDonald. In April, 1935, said: "If the Banks were nationalized they could have to be managed as they are now if their solvency was to be maintained."

In later broadcasts of this series you may hear from some Alberta Branch Bank Managers who have been your co-workers, neighbours, fellow-citizens and friends for ten, fifteen, twenty or thirty years, perhaps even longer. They shall show you how banks are formed, who owns them, what they do, what they can do, as well as what they cannot do, and why. We shall explain their responsibilities, the intent to discuss their part in the community. The "thin air" or fountain pen theory of money will be one of our subjects. It is a difficult credit at greatest length. We will tell you about the earnings of bankers. And we shall deal in greater detail with that cry of monopoly. We shall discuss the story that we are part of An International Ring."

No business in all Canada operates under such strict rules, such continuous governmental supervision and such strict parliamentary scrutiny as do Canadian chartered banks. These are some of the things that we shall touch upon further as we proceed. I trust indeed that you will continue to listen to us in listening ear, for Canada's Chartered Banks have confidence in the fairness of people who seek the facts and think for themselves.

You may obtain a printed copy of this broadcast at your nearest branch office of Carbon, Alberta, or at the office of the Canadian Press, Toronto. Any member of the staff will be glad to hand you a copy personally or you may have one mailed to you by writing your nearest bank.

This series begins again at 1:15 to 1:30 tomorrow afternoon over this same network and every Tuesday evening and Wednesday midday, until this series of short talks about banking is completed. You have been listening to Vernon Knowles, representing Canada's Chartered Banks.

Watch for Announcement Giving Dates and Times of Second Broadcast.

This and Future Addresses Will Be Reproduced in This Paper.